

# Latvia

## 1. Basic statistical data

|  | 2014   | 2015   | 2016   | 2017   | 2018   |
|--|--------|--------|--------|--------|--------|
| Population (thousands, annual average) | 1,994  | 1,977  | 1,959  | 1,941  | 1,926  |
| GDP (EUR billions)                     | 24     | 24     | 25     | 27     | 30     |
| GDP per capita (EUR)                   | 11,843 | 12,300 | 12,779 | 13,926 | 15,328 |
| HICP (annual percentage changes)       | 0.7    | 0.2    | 0.1    | 2.9    | 2.6    |

Explanatory information on certain data items is given in the notes accompanying these tables.

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## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

|   | 2014   | 2015   | 2016   | 2017   | 2018   |
|---|--------|--------|--------|--------|--------|
| Currency in circulation outside MFIs                  | .      | .      | .      | .      | .      |
| Value of overnight deposits held at MFIs              | 16,991 | 19,010 | 17,231 | 16,915 | 14,533 |
| <i>of which:</i>                                      |        |        |        |        |        |
| Transferable deposits                                 | 16,478 | 18,607 | 16,886 | 16,474 | 13,949 |
| Narrow money supply (M1)                              | .      | .      | .      | .      | .      |
| <i>Memorandum items:</i>                              |        |        |        |        |        |
| Overnight deposits in foreign currencies held at MFIs | 7,534  | 8,582  | 5,948  | 4,874  | 1,728  |
| Outstanding value on e-money storages issued by MFIs  | 0      | 0      | 0      | 0      | 0      |
| <i>of which:</i>                                      |        |        |        |        |        |
| Hardware-based electronic money                       | 0      | 0      | 0      | 0      | 0      |
| Software-based electronic money                       | 0      | 0      | 0      | 0      | 0      |

Explanatory information on certain data items is given in the notes accompanying these tables.

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## 3. Settlement media used by credit institutions

(EUR millions; average for the first reserve maintenance period, unless otherwise indicated)

|  | 2014  | 2015  | 2016  | 2017  | 2018  |
|--|-------|-------|-------|-------|-------|
| Overnight deposits held at the central bank  | 1,032 | 3,825 | 4,179 | 5,375 | 4,678 |
| Overnight deposits held at other credit institutions (end of period)                   | 123   | 291   | 261   | 246   | 295   |
| <i>of which:</i>   |       |       |       |       |       |
| Transferable deposits at other MFIs (end of period)                                    | 123   | 290   | 261   | 246   | 295   |
| <i>Memorandum items:</i>   |       |       |       |       |       |
| Non-intraday borrowing from the central bank   | 77    | 259   | 257   | 245   | 39    |
| Intraday borrowing from the central bank (average for last reserve maintenance period) | 13    | 3     | 4     | 0     | 0     |

Explanatory information on certain data items is given in the notes accompanying these tables.

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## 5. Institutions offering payment services to non-MFIs - page 1 (original units, unless otherwise indicated; values in EUR millions; end of period)

|  | 2014    | 2015    | 2016    | 2017    | 2018    |
|--|---------|---------|---------|---------|---------|
| <b>Central bank</b>  |         |         |         |         |         |
| Number of offices  | 3       | 3       | 3       | 3       | 3       |
| Number of overnight deposits (thousands)                                 | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     |
| Value of overnight deposits  | 295     | 302     | 389     | 361     | 1,612   |
| <i>of which:</i>   |         |         |         |         |         |
| Value of transferable deposits   | 295     | 302     | 389     | 361     | 1,612   |
| <b>Credit institutions irrespective of their legal incorporation</b>     |         |         |         |         |         |
| Number of institutions   | 32      | 36      | 57      | 54      | 54      |
| Number of offices  | 318     | 302     | 312     | 280     | 250     |
| Number of overnight deposits (thousands)                                 | 3,512.9 | 3,231.6 | 3,099.8 | 3,082.1 | 2,991.5 |
| <i>of which:</i>   |         |         |         |         |         |
| Number of internet/PC-linked overnight deposits (thousands)              | 2,814.8 | 2,688.4 | 2,608.8 | 2,663.9 | 2,610.7 |
| Number of transferable overnight deposits (thousands)                    | 3,077.5 | 2,779.7 | 2,663.5 | 2,677.6 | 2,585.8 |
| <i>of which:</i>   |         |         |         |         |         |
| Number of internet/PC-linked transferable overnight deposits (thousands) | 2,618.4 | 2,489.4 | 2,410.4 | 2,476.8 | 2,442.6 |
| Value of overnight deposits  | 16,181  | 18,306  | 16,496  | 16,113  | 12,337  |
| <i>of which:</i>   |         |         |         |         |         |
| Value of transferable deposits   | 16,183  | 18,305  | 16,497  | 16,113  | 12,337  |
| Number of payment accounts (thousands)                                   | 3,697.1 | 3,403.0 | 3,226.5 | 3,438.8 | 3,383.8 |
| Number of e-money accounts (thousands)                                   | 17.9    | 18.1    | 22.8    | 15.7    | .       |
| Outstanding value on e-money storages issued                             | 0       | 0       | 0       | 0       | 0       |
| <b>Credit institutions irrespective of their legal incorporation</b>     |         |         |         |         |         |
| <b>Credit institutions legally incorporated in the reporting country</b> |         |         |         |         |         |
| Number of institutions   | 27      | 30      | 50      | 51      | 49      |
| Number of offices  | 301     | 284     | 293     | 272     | 245     |
| Value of overnight deposits  | 15,070  | 16,931  | 14,660  | 15,736  | 11,843  |
| <b>Branches of euro area-based credit institutions</b>                   |         |         |         |         |         |
| Number of institutions   | 2       | 3       | 3       | 2       | 2       |
| Number of offices  | .       | 3       | 3       | 4       | 2       |
| Value of overnight deposits  | .       | 27      | 197     | 184     | 421     |
| <b>Branches of EEA-based credit institutions outside the euro area</b>   |         |         |         |         |         |
| Number of institutions   | 3       | 3       | 4       | 3       | 3       |
| Number of offices  | .       | 15      | 16      | 4       | 3       |
| Value of overnight deposits  | .       | 1,348   | 1,639   | 193     | 73      |
| <b>Branches of non-EEA-based credit institutions</b>                     |         |         |         |         |         |
| Number of institutions   | 0       | 0       | 0       | 0       | 0       |
| Number of offices  | 0       | 0       | 0       | 0       | 0       |
| Value of overnight deposits  | -       | 0       | 0       | 0       | 0       |
| <b>Electronic money institutions</b>                                     |         |         |         |         |         |
| Number of institutions   | 6       | 1       | 3       | 3       | 3       |
| Number of payment accounts (thousands)                                   | .       | .       | .       | .       | .       |
| Number of e-money accounts (thousands)                                   | 0.0     | 0.0     | .       | .       | .       |
| Outstanding value on e-money storages issued                             | 0       | 0       | 0       | 0       | 0       |
| <b>Other payment service providers</b>                                   |         |         |         |         |         |
| Number of institutions   | 1       | 1       | 1       | 1       | 1       |
| Number of offices  | 620     | 620     | 619     | 619     | 618     |
| Number of overnight deposits (thousands)                                 | 269.5   | 280.9   | 294.1   | 304.9   | 199.4   |
| Value of overnight deposits  | 32      | 34      | 37      | 39      | 42      |
| Number of payment accounts (thousands)                                   | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     |
| Number of e-money accounts (thousands)                                   | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     |
| Outstanding value on e-money storages issued                             | 0       | 0       | 0       | 0       | 0       |

Explanatory information on certain data items is given in the notes accompanying these tables.

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### 5. Institutions offering payment services to non-MFIs - page 2 (original units, unless otherwise indicated; values in EUR millions; end of period)

|  | 2014    | 2015    | 2016    | 2017    | 2018    |
|--|---------|---------|---------|---------|---------|
| <b>Institutions offering payment services to non-MFIs (total)</b>                      |         |         |         |         |         |
| Number of institutions   | 40      | 39      | 62      | 59      | 59      |
| Number of offices  | 941     | 925     | 934     | 902     | 871     |
| Number of overnight deposits (thousands)   | 3,782.4 | 3,512.5 | 3,394.0 | 3,387.0 | 3,191.0 |
| <i>of which:</i>   |         |         |         |         |         |
| Number of internet/PC-linked overnight deposits (thousands)                            | 2,814.8 | 2,688.4 | 2,608.8 | 2,663.9 | 2,610.7 |
| Value of overnight deposits  | 16,507  | 18,642  | 16,922  | 16,513  | 13,991  |
| Number of payment accounts (thousands)   | .       | .       | .       | .       | .       |
| Number of e-money accounts (thousands)   | 17.9    | 18.1    | .       | .       | 8.8     |
| Outstanding value on e-money storages issued   | 0       | 0       | 0       | 0       | 0       |
| <i>Memorandum items:</i>   |         |         |         |         |         |
| <b>Number of payment institutions operating in the country on a cross-border basis</b> | 31      | 30      | 31      | 27      | 27      |
| <i>of which:</i>   |         |         |         |         |         |
| Institutions providing services through an established branch                          | 10      | 8       | 9       | 5       | 6       |
| Institutions providing services through an agent                                       | 0       | 0       | 0       | 3       | 2       |
| Institutions providing services neither establishing a branch nor through an agent     | 21      | 22      | 22      | 19      | 19      |

Explanatory information on certain data items is given in the notes accompanying these tables.  
The totals reflect the sums of items shown on page one.

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## 6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

|   | 2014   | 2015   | 2016   | 2017   | 2018   |
|---|--------|--------|--------|--------|--------|
| <b>Cards issued by resident PSPs</b>  |        |        |        |        |        |
| Cards with a cash function  | 2,331  | 2,337  | 2,310  | 2,245  | 2,187  |
| Cards with a payment function*  | 2,326  | 2,373  | 2,364  | 2,307  | 2,243  |
| <i>of which:</i>  |        |        |        |        |        |
| Cards with a debit function   | 1,776  | 1,715  | 1,584  | 1,976  | 1,976  |
| Cards with a delayed debit function   | 237    | 321    | 419    | 23     | 20     |
| Cards with a credit function  | 344    | 362    | 387    | 363    | 302    |
| Cards with a debit and/or delayed debit function                            | -      | -      | -      | -      | -      |
| Cards with a credit and/or delayed debit function                           | -      | -      | -      | -      | -      |
| Cards with an e-money function  | .      | .      | .      | .      | .      |
| Cards on which e-money can be stored directly                               | 0      | 0      | 0      | 0      | 0      |
| Cards which give access to e-money stored on e-money accounts               | .      | .      | .      | .      | .      |
| Cards with an e-money function  | .      | .      | .      | .      | .      |
| <i>of which:</i>  |        |        |        |        |        |
| Cards with an e-money function which have been loaded at least once         | .      | .      | .      | .      | .      |
| Total number of cards (irrespective of the number of functions on the card) | 2,340  | 2,381  | 2,365  | 2,307  | 2,244  |
| <i>of which:</i>  |        |        |        |        |        |
| Cards with a combined debit, cash and e-money function                      | 0      | 0      | .      | .      | .      |
| <b>Terminals provided by resident PSPs</b>                                  |        |        |        |        |        |
| <b>ATMs</b>   | 1,068  | 1,058  | 1,019  | 1,016  | 993    |
| Located in the reporting country  | 1,067  | 1,057  | 1,018  | 1,015  | .      |
| Located abroad  | 1      | 1      | 1      | 1      | .      |
| <b>ATMs</b>   |        |        |        |        |        |
| <i>of which:</i>  |        |        |        |        |        |
| ATMs with a cash withdrawal function  | 1,021  | 1,044  | 1,018  | .      | 993    |
| Located in the reporting country  | 1,020  | 1,043  | 1,018  | 1,015  | .      |
| Located abroad  | 1      | 1      | 0      | .      | .      |
| ATMs with a credit transfer function  | 744    | 707    | 449    | .      | 403    |
| Located in the reporting country  | 744    | 707    | 449    | 420    | .      |
| Located abroad  | 0      | 0      | 0      | .      | .      |
| <b>POS terminals</b>  | 28,469 | 30,973 | 38,189 | 41,585 | 42,712 |
| Located in the reporting country  | 28,436 | 30,313 | 35,417 | 38,348 | 39,225 |
| Located abroad  | 33     | 660    | 2,772  | 3,237  | 3,487  |
| <b>POS terminals</b>  |        |        |        |        |        |
| <i>of which:</i>  |        |        |        |        |        |
| EFTPOS terminals  | 28,469 | 30,973 | 38,189 | 41,585 | 42,712 |
| Located in the reporting country  | 28,436 | 30,313 | 35,417 | 38,348 | 39,225 |
| Located abroad  | 33     | 660    | 2,772  | 3,237  | 3,487  |
| E-money card POS terminals  | 0      | 0      | 0      | 0      | 0      |
| Located in the reporting country  | 0      | 0      | 0      | 0      | 0      |
| Located abroad  | 0      | 0      | 0      | 0      | 0      |
| <b>E-money card terminals</b>   | 0      | 0      | 0      | 0      | 0      |
| Located in the reporting country  | 0      | 0      | 0      | 0      | 0      |
| Located abroad  | 0      | 0      | 0      | 0      | 0      |
| <b>E-money card terminals</b>   |        |        |        |        |        |
| <i>of which:</i>  |        |        |        |        |        |
| E-money card loading/unloading terminals                                    | 0      | 0      | 0      | 0      | 0      |
| Located in the reporting country  | 0      | 0      | 0      | 0      | 0      |
| Located abroad  | 0      | 0      | 0      | 0      | 0      |
| E-money card accepting terminals  | 0      | 0      | 0      | 0      | 0      |
| Located in the reporting country  | 0      | 0      | 0      | 0      | 0      |
| Located abroad  | 0      | 0      | 0      | 0      | 0      |

\*Except cards with an e-money function only.

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## 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

|  | 2014  | 2015  | 2016  | 2017  | 2018  |
|--|-------|-------|-------|-------|-------|
| <b>Payments per type of payment service</b>  |       |       |       |       |       |
| <b>Credit transfers</b>  | 138.5 | 147.1 | 156.0 | 167.3 | 175.4 |
| Domestic   | 134.0 | 142.6 | 149.7 | 161.8 | 170.5 |
| Cross-border   | 4.5   | 4.5   | 6.2   | 5.5   | 4.9   |
| Credit transfers   |       |       |       |       |       |
| Initiated in paper-based form  | 10.3  | 8.1   | 7.3   | 7.2   | 7.4   |
| Initiated electronically   | 128.2 | 139.1 | 148.7 | 160.1 | 168.0 |
| Initiated in a file/batch  | 27.7  | 27.9  | 29.8  | 23.3  | 23.6  |
| Initiated on a single payment basis  | 100.4 | 111.2 | 118.9 | 136.9 | 144.4 |
| <i>of which (memorandum item):</i>   |       |       |       |       |       |
| Online banking based e-payments  | 80.8  | 91.5  | 98.5  | 116.1 | 122.4 |
| Credit transfers   |       |       |       |       |       |
| <i>of which:</i>   |       |       |       |       |       |
| Non-SEPA credit transfers  | 7.9   | 4.7   | 5.8   | 3.5   | 2.2   |
| <b>Cross-border credit transfers received</b>                                      | 4.7   | 4.0   | 4.6   | 4.9   | 5.3   |
| <b>Direct debits</b>   | 4.4   | 0.0   | 0.0   | 0.0   | 0.0   |
| Domestic   | 4.4   | 0.0   | 0.0   | 0.0   | 0.0   |
| Cross-border   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| Direct debits  |       |       |       |       |       |
| Initiated in a file/batch  | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| Initiated on a single payment basis  | 4.4   | 0.0   | 0.0   | 0.0   | 0.0   |
| Direct debits  |       |       |       |       |       |
| <i>of which:</i>   |       |       |       |       |       |
| Non-SEPA direct debits   | 4.4   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Cross-border direct debits received</b>   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Card payments with cards issued by resident PSPs*</b>                           | 191.0 | 215.2 | 242.8 | 271.9 | 311.0 |
| Domestic card payments   | 171.7 | 192.3 | 214.2 | 237.1 | 269.2 |
| Cross-border card payments   | 19.3  | 22.9  | 28.6  | 34.8  | 41.8  |
| Card payments with cards issued by resident PSPs*                                  |       |       |       |       |       |
| Payments with cards with a debit function  | 157.0 | 171.0 | 199.4 | 239.3 | 278.1 |
| Payments with cards with a delayed debit function                                  | 18.3  | 26.8  | 20.6  | 4.1   | 4.0   |
| Payments with cards with a credit function   | 15.7  | 17.5  | 22.7  | 28.5  | 28.9  |
| Payments with cards with a debit and/or delayed debit function                     | -     | -     | -     | -     | -     |
| Payments with cards with a credit and/or delayed debit function                    | -     | -     | -     | -     | -     |
| Card payments with cards issued by resident PSPs*                                  |       |       |       |       |       |
| Payments initiated at physical EFTPOS  | 174.8 | 203.3 | 226.7 | 250.3 | 283.8 |
| Payments initiated remotely  | 16.2  | 12.0  | 16.1  | 21.7  | 27.2  |
| <b>E-money payments with e-money issued by resident PSPs</b>                       | .     | .     | .     | 0.2   | 0.1   |
| Domestic   | .     | .     | .     | .     | 0.1   |
| Cross-border   | 0.0   | 0.0   | .     | .     | 0.0   |
| E-money payments with e-money issued by resident PSPs                              |       |       |       |       |       |
| With cards on which e-money can be stored directly                                 | 0.0   | 0.0   | .     | 0.0   | 0.0   |
| With e-money accounts  | .     | .     | .     | .     | 0.1   |
| <i>of which:</i>   |       |       |       |       |       |
| Accessed through a card  | .     | .     | .     | .     | .     |
| <b>Cross-border e-money payments with e-money issued by resident PSPs received</b> | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.

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### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

|  | 2014  | 2015  | 2016  | 2017  | 2018  |
|--|-------|-------|-------|-------|-------|
| <b>Cheques</b>   | 0.0   | 0.0   | 0.0   | 0.0   | .     |
| Domestic   | 0.0   | 0.0   | 0.0   | 0.0   | .     |
| Cross-border   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Cross-border cheques received</b>   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Other payment services</b>  | 0.0   | 0.0   | .     | .     | .     |
| Domestic   | 0.0   | 0.0   | .     | .     | .     |
| Cross-border   | 0.0   | 0.0   | .     | .     | .     |
| <b>Other cross-border payment services received</b>                            | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Total payments involving non-MFIs</b>                                       | 334.2 | 362.5 | 399.3 | 489.1 | 497.2 |
| Domestic   | 310.3 | 335.0 | 364.0 | 410.0 | 449.6 |
| Cross-border   | 23.9  | 27.5  | 35.3  | 79.1  | 47.6  |
| <b>Total cross-border payments received (excluding card payments)</b>          | 4.7   | 4.0   | 4.6   | 4.9   | 5.3   |
| <i>Memorandum items:</i>   |       |       |       |       |       |
| Credits to the accounts by simple book entry                                   | 58.3  | 17.0  | 16.1  | 12.1  | 32.6  |
| Debits from the accounts by simple book entry                                  | 115.5 | 116.4 | 122.4 | 166.7 | 164.8 |
| Money remittances  | 0.8   | 1.3   | 2.5   | 2.3   | 2.4   |
| Domestic   | 0.7   | 1.2   | 2.4   | 2.2   | 2.3   |
| Cross-border   | 0.1   | 0.2   | 0.1   | 0.1   | 0.1   |
| Cross-border money remittances received  | 1.2   | 0.6   | 0.5   | 0.5   | 0.4   |
| Transactions via telecommunication, digital or IT device                       | 320.1 | 351.7 | 388.6 | 428.9 | 475.3 |
| Cross-border transactions via telecommunication, digital or IT device received | 23.2  | 43.0  | 57.4  | 73.3  | 65.9  |
| Other services (not included in the Payment Services Directive)                | -     | -     | -     | -     | -     |
| Domestic   | -     | -     | -     | -     | -     |
| Cross-border   | -     | -     | -     | -     | -     |

Explanatory information on certain data items is given in the notes accompanying these tables.



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### 7b. Payments per type of terminal involving non-MFIs - page 1 (number of payments sent; millions; total for the period)

|   | 2014  | 2015  | 2016  | 2017  | 2018  |
|---|-------|-------|-------|-------|-------|
| <b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>               | 209.6 | 231.5 | 250.7 | .     | 271.7 |
| At terminals located in the reporting country   | 209.6 | 231.5 | 250.7 | 260.4 | 271.7 |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | .     | 0.0   |
| At terminals provided by resident PSPs with cards issued by resident PSPs<br><i>of which:</i>     |       |       |       |       |       |
| ATM cash withdrawals (except e-money transactions)  | 53.2  | 52.7  | 51.4  | 49.1  | 46.6  |
| At terminals located in the reporting country   | 53.2  | 52.7  | 51.4  | 49.1  | 46.6  |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| ATM cash deposits (except e-money transactions)   | 7.9   | 8.2   | 8.4   | 8.6   | 8.5   |
| At terminals located in the reporting country   | 7.9   | 8.2   | 8.4   | 8.6   | 8.5   |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| POS transactions (except e-money transactions)  | 147.9 | 169.9 | 191.0 | .     | 216.6 |
| At terminals located in the reporting country   | 147.9 | 169.9 | 191.0 | 202.7 | 216.6 |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | .     | 0.0   |
| E-money card-loading/unloading transactions   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| At terminals located in the reporting country   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| E-money payments with cards with an e-money function  | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| At terminals located in the reporting country   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>           | 20.1  | 18.5  | 21.6  | 28.7  | 33.6  |
| At terminals located in the reporting country   | 19.8  | 17.7  | 18.6  | 22.9  | 25.2  |
| At terminals located abroad   | 0.3   | 0.8   | 3.0   | 5.8   | 8.4   |
| At terminals provided by resident PSPs with cards issued by non-resident PSPs<br><i>of which:</i> |       |       |       |       |       |
| ATM cash withdrawals (except e-money transactions)  | 3.3   | 3.3   | 3.2   | 4.2   | 2.1   |
| At terminals located in the reporting country   | 3.3   | 3.3   | 3.2   | 4.2   | 2.1   |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| ATM cash deposits (except e-money transactions)   | 0.0   | 0.0   | 0.1   | 0.0   | 0.0   |
| At terminals located in the reporting country   | 0.0   | 0.0   | 0.1   | 0.0   | 0.0   |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| POS transactions (except e-money transactions)  | 16.9  | 15.2  | 18.3  | 24.5  | 31.5  |
| At terminals located in the reporting country   | 16.6  | 14.4  | 15.3  | 18.7  | 23.1  |
| At terminals located abroad   | 0.3   | 0.8   | 3.0   | 5.8   | 8.4   |
| E-money card-loading/unloading transactions   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| At terminals located in the reporting country   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| E-money payments with cards with an e-money function  | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| At terminals located in the reporting country   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |

Explanatory information on certain data items is given in the notes accompanying these tables.

## Latvia

### 7b. Payments per type of terminal involving non-MFIs - page 2 (number of payments sent; millions; total for the period)

|   | 2014 | 2015 | 2016 | 2017 | 2018 |
|---|------|------|------|------|------|
| <b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>           | 35.2 | 35.9 | 37.4 | 49.4 | 68.6 |
| At terminals located in the reporting country   | 20.6 | 18.4 | 20.0 | 29.2 | 46.8 |
| At terminals located abroad   | 14.6 | 17.5 | 17.5 | 20.2 | 21.9 |
| At terminals provided by non-resident PSPs with cards issued by resident PSPs<br><i>of which:</i> |      |      |      |      |      |
| ATM cash withdrawals (except e-money transactions)  | 2.8  | 2.5  | 2.1  | 1.9  | 1.5  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | .    |
| At terminals located abroad   | 2.8  | 2.5  | 2.1  | 1.8  | .    |
| ATM cash deposits (except e-money transactions)   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| POS transactions (except e-money transactions)  | 30.9 | 33.4 | 35.7 | 47.5 | 67.2 |
| At terminals located in the reporting country   | 19.1 | 18.4 | 20.0 | 29.1 | 46.8 |
| At terminals located abroad   | 11.8 | 14.9 | 15.7 | 18.4 | 20.4 |
| E-money card-loading/unloading transactions   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| E-money payments with cards with an e-money function  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| <i>Memorandum items:</i>  |      |      |      |      |      |
| Cash advances at POS terminals  | 0.2  | 0.3  | 0.3  | 0.3  | 0.3  |
| OTC cash withdrawals  | 5.8  | 3.2  | 3.0  | 2.8  | 2.5  |
| OTC cash deposits   | 10.1 | 7.1  | 6.4  | 5.9  | 5.0  |

Explanatory information on certain data items is given in the notes accompanying these tables.

# Latvia

## 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

|  | 2014  | 2015  | 2016  | 2017  | 2018  |
|--|-------|-------|-------|-------|-------|
| <b>Payments per type of payment service</b>  |       |       |       |       |       |
| <b>Credit transfers</b>  | 438.0 | 361.6 | 284.8 | 242.6 | 197.4 |
| Domestic   | 271.1 | 222.2 | 174.8 | 148.3 | 134.1 |
| Cross-border   | 166.9 | 139.4 | 110.0 | 94.3  | 63.2  |
| Credit transfers   |       |       |       |       |       |
| Initiated in paper-based form  | 39.2  | 18.9  | 17.3  | 17.1  | 19.4  |
| Initiated electronically   | 398.8 | 342.7 | 267.4 | 225.5 | 178.0 |
| Initiated in a file/batch  | 37.0  | 33.2  | 34.5  | 27.8  | 29.3  |
| Initiated on a single payment basis  | 361.8 | 309.5 | 232.9 | 197.7 | 148.7 |
| <i>of which (memorandum item):</i>   |       |       |       |       |       |
| Online banking based e-payments  | 170.2 | 216.2 | 164.8 | 149.1 | 128.1 |
| Credit transfers   |       |       |       |       |       |
| <i>of which:</i>   |       |       |       |       |       |
| Non-SEPA credit transfers  | 303.9 | 226.8 | 150.9 | 106.0 | 50.7  |
| <b>Cross-border credit transfers received</b>                                      | 163.3 | 147.2 | 121.1 | 105.5 | 73.0  |
| <b>Direct debits</b>   | 0.2   | 0.0   | 0.0   | 0.0   | 0.0   |
| Domestic   | 0.2   | 0.0   | 0.0   | 0.0   | 0.0   |
| Cross-border   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| Direct debits  |       |       |       |       |       |
| Initiated in a file/batch  | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| Initiated on a single payment basis  | 0.2   | 0.0   | 0.0   | 0.0   | 0.0   |
| Direct debits  |       |       |       |       |       |
| <i>of which:</i>   |       |       |       |       |       |
| Non-SEPA direct debits   | 0.2   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Cross-border direct debits received</b>   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Card payments with cards issued by resident PSPs*</b>                           | 3.8   | 4.2   | 4.6   | 5.0   | 5.4   |
| Domestic card payments   | 2.6   | 2.8   | 3.1   | 3.5   | 3.9   |
| Cross-border card payments   | 1.2   | 1.4   | 1.5   | 1.6   | 1.4   |
| Card payments with cards issued by resident PSPs*                                  |       |       |       |       |       |
| Payments with cards with a debit function  | 2.5   | 2.7   | 3.1   | 3.7   | 4.2   |
| Payments with cards with a delayed debit function                                  | 0.7   | 0.8   | 0.7   | 0.4   | 0.2   |
| Payments with cards with a credit function   | 0.6   | 0.7   | 0.8   | 1.0   | 0.9   |
| Payments with cards with a debit and/or delayed debit function                     | -     | -     | -     | -     | -     |
| Payments with cards with a credit and/or delayed debit function                    | -     | -     | -     | -     | -     |
| Card payments with cards issued by resident PSPs*                                  |       |       |       |       |       |
| Payments initiated at physical EFTPOS  | 3.3   | 3.6   | 3.9   | 4.2   | 4.5   |
| Payments initiated remotely  | 0.5   | 0.7   | 0.7   | 0.8   | 0.9   |
| <b>E-money payments with e-money issued by resident PSPs</b>                       | .     | .     | .     | 0.0   | 0.0   |
| Domestic   | .     | .     | .     | .     | 0.0   |
| Cross-border   | 0.0   | 0.0   | .     | .     | 0.0   |
| E-money payments with e-money issued by resident PSPs                              |       |       |       |       |       |
| With cards on which e-money can be stored directly                                 | 0.0   | 0.0   | .     | 0.0   | 0.0   |
| With e-money accounts  | .     | .     | .     | .     | 0.0   |
| <i>of which:</i>   |       |       |       |       |       |
| Accessed through a card  | .     | .     | .     | .     | .     |
| <b>Cross-border e-money payments with e-money issued by resident PSPs received</b> | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.

## Latvia

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

|  | 2014  | 2015  | 2016  | 2017  | 2018  |
|--|-------|-------|-------|-------|-------|
| <b>Cheques</b>   | 0.0   | 0.0   | 0.0   | 0.0   | .     |
| Domestic   | 0.0   | 0.0   | 0.0   | 0.0   | .     |
| Cross-border   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Cross-border cheques received</b>   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Other payment services</b>  | 0.0   | 0.0   | .     | .     | .     |
| Domestic   | 0.0   | 0.0   | .     | .     | .     |
| Cross-border   | 0.0   | 0.0   | .     | .     | .     |
| <b>Other cross-border payment services received</b>                            | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| <b>Total payments involving non-MFIs</b>                                       | 442.1 | 365.9 | 289.5 | 253.9 | 207.6 |
| Domestic   | 273.9 | 225.1 | 177.9 | 157.6 | 142.6 |
| Cross-border   | 168.1 | 140.8 | 111.6 | 96.3  | 65.0  |
| <b>Total cross-border payments received (excluding card payments)</b>          | 163.3 | 147.2 | 121.1 | 105.5 | 73.0  |
| <i>Memorandum items:</i>   |       |       |       |       |       |
| Credits to the accounts by simple book entry                                   | 295.8 | 148.8 | 85.8  | 78.4  | 58.5  |
| Debits from the accounts by simple book entry                                  | 224.6 | 169.2 | 126.4 | 92.0  | 70.2  |
| Money remittances  | 0.5   | 0.6   | 0.5   | 0.1   | 0.1   |
| Domestic   | 0.5   | 0.5   | 0.5   | 0.1   | 0.1   |
| Cross-border   | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |
| Cross-border money remittances received  | 0.1   | 0.1   | 0.1   | 0.1   | 0.0   |
| Transactions via telecommunication, digital or IT device                       | 415.8 | 342.9 | 268.0 | 226.6 | 179.9 |
| Cross-border transactions via telecommunication, digital or IT device received | 170.2 | 137.5 | 116.5 | 101.3 | 71.3  |
| Other services (not included in the Payment Services Directive)                | -     | -     | -     | -     | -     |
| Domestic   | -     | -     | -     | -     | -     |
| Cross-border   | -     | -     | -     | -     | -     |

Explanatory information on certain data items is given in the notes accompanying these tables.

## Latvia

### 8b. Payments per type of terminal involving non-MFIs - page 1 (value of payments sent; EUR billions; total for the period)

|   | 2014 | 2015 | 2016 | 2017 | 2018 |
|---|------|------|------|------|------|
| <b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>               | 9.4  | 10.0 | 10.4 | .    | 11.1 |
| At terminals located in the reporting country   | 9.4  | 10.0 | 10.4 | 10.8 | 11.1 |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | .    | 0.0  |
| At terminals provided by resident PSPs with cards issued by resident PSPs<br><i>of which:</i>     |      |      |      |      |      |
| ATM cash withdrawals (except e-money transactions)  | 4.9  | 5.0  | 5.0  | 5.2  | 5.3  |
| At terminals located in the reporting country   | 4.9  | 5.0  | 5.0  | 5.2  | 5.3  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| ATM cash deposits (except e-money transactions)   | 2.3  | 2.6  | 2.7  | 2.7  | 2.7  |
| At terminals located in the reporting country   | 2.3  | 2.6  | 2.7  | 2.7  | 2.7  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| POS transactions (except e-money transactions)  | 2.2  | 2.4  | 2.7  | .    | 3.1  |
| At terminals located in the reporting country   | 2.2  | 2.4  | 2.7  | 2.9  | 3.1  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | .    | 0.0  |
| E-money card-loading/unloading transactions   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| E-money payments with cards with an e-money function  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| <b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>           | 1.0  | 0.9  | 0.9  | 1.2  | 1.2  |
| At terminals located in the reporting country   | 1.0  | 0.9  | 0.9  | 1.1  | 1.1  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.1  | 0.1  |
| At terminals provided by resident PSPs with cards issued by non-resident PSPs<br><i>of which:</i> |      |      |      |      |      |
| ATM cash withdrawals (except e-money transactions)  | 0.4  | 0.4  | 0.4  | 0.6  | 0.4  |
| At terminals located in the reporting country   | 0.4  | 0.4  | 0.4  | 0.6  | .    |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | .    |
| ATM cash deposits (except e-money transactions)   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| POS transactions (except e-money transactions)  | 0.6  | 0.5  | 0.5  | 0.7  | 0.8  |
| At terminals located in the reporting country   | 0.6  | 0.5  | 0.4  | 0.6  | 0.7  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.1  | 0.1  |
| E-money card-loading/unloading transactions   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| E-money payments with cards with an e-money function  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |

Explanatory information on certain data items is given in the notes accompanying these tables.

## Latvia

### 8b. Payments per type of terminal involving non-MFIs - page 2

(value of payments sent; EUR billions; total for the period)

|   | 2014 | 2015 | 2016 | 2017 | 2018 |
|---|------|------|------|------|------|
| <b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>           | 1.8  | 1.8  | 1.7  | 1.7  | 1.7  |
| At terminals located in the reporting country   | 0.3  | 0.3  | 0.3  | 0.4  | 0.7  |
| At terminals located abroad   | 1.5  | 1.5  | 1.4  | 1.3  | 1.0  |
| At terminals provided by non-resident PSPs with cards issued by resident PSPs<br><i>of which:</i> |      |      |      |      |      |
| ATM cash withdrawals (except e-money transactions)  | 0.6  | 0.6  | 0.5  | 0.4  | 0.3  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | .    |
| At terminals located abroad   | 0.6  | 0.6  | 0.5  | 0.4  | .    |
| ATM cash deposits (except e-money transactions)   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| POS transactions (except e-money transactions)  | 1.2  | 1.2  | 1.2  | 1.3  | 1.4  |
| At terminals located in the reporting country   | 0.3  | 0.3  | 0.3  | 0.4  | 0.7  |
| At terminals located abroad   | 0.9  | 0.9  | 0.9  | 0.9  | 0.7  |
| E-money card-loading/unloading transactions   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| E-money payments with cards with an e-money function  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located in the reporting country   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| <i>Memorandum items:</i>  |      |      |      |      |      |
| Cash advances at POS terminals  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| OTC cash withdrawals  | 5.7  | 3.6  | 3.4  | 3.3  | 2.5  |
| OTC cash deposits   | 5.2  | 2.9  | 2.6  | 2.4  | 1.9  |

Explanatory information on certain data items is given in the notes accompanying these tables.

# Latvia

## 9. Participation in selected payment systems

(original units; end of period)

|  | 2014 | 2015 | 2016 | 2017 | 2018 |
|--|------|------|------|------|------|
| <b>TARGET COMPONENT: TARGET2-LATVIJA</b>   |      |      |      |      |      |
| Number of participants                     | 27   | 27   | 26   | 23   | 22   |
| <i>of which:</i>                           |      |      |      |      |      |
| Direct participants                        | 27   | 27   | 26   | 23   | 22   |
| <i>of which:</i>                           |      |      |      |      |      |
| Credit institutions                        | 22   | 22   | 21   | 19   | 18   |
| Central bank                               | 1    | 1    | 1    | 1    | 1    |
| Other direct participants                  | 4    | 4    | 4    | 3    | 3    |
| <i>of which:</i>                           |      |      |      |      |      |
| Public administration                      | 1    | 1    | 1    | 1    | 1    |
| Clearing and settlement organisations      | 3    | 3    | 3    | 2    | 2    |
| Other financial institutions               | -    | -    | -    | -    | -    |
| Others                                     | -    | -    | -    | -    | -    |
| Indirect participants                      | -    | -    | -    | -    | -    |
| <b>RETAIL SYSTEM: EKS</b>                  |      |      |      |      |      |
| Number of participants                     | 20   | 20   | 19   | 18   | 17   |
| <i>of which:</i>                           |      |      |      |      |      |
| Direct participants                        | 18   | 18   | 17   | 16   | 15   |
| <i>of which:</i>                           |      |      |      |      |      |
| Credit institutions                        | 16   | 16   | 15   | 14   | 13   |
| Central bank                               | 1    | 1    | 1    | 1    | 1    |
| Other direct participants                  | 1    | 1    | 1    | 1    | 1    |
| <i>of which:</i>                           |      |      |      |      |      |
| Public administration                      | 1    | 1    | 1    | 1    | 1    |
| Clearing and settlement organisations      | -    | -    | -    | -    | -    |
| Other financial institutions               | -    | -    | -    | -    | -    |
| Others                                     | -    | -    | -    | -    | -    |
| Indirect participants                      | 2    | 2    | 2    | 2    | 2    |
| <b>RETAIL SYSTEM: Worldline Latvia CSM</b> |      |      |      |      |      |
| Number of participants                     | -    | -    | -    | 11   | 9    |
| <i>of which:</i>                           |      |      |      |      |      |
| Direct participants                        | -    | -    | -    | 11   | 9    |
| <i>of which:</i>                           |      |      |      |      |      |
| Credit institutions                        | -    | -    | -    | 11   | 9    |
| Central bank                               | -    | -    | -    | -    | -    |
| Other direct participants                  | -    | -    | -    | -    | -    |
| <i>of which:</i>                           |      |      |      |      |      |
| Public administration                      | -    | -    | -    | -    | -    |
| Clearing and settlement organisations      | -    | -    | -    | -    | -    |
| Other financial institutions               | -    | -    | -    | -    | -    |
| Others                                     | -    | -    | -    | -    | -    |
| Indirect participants                      | -    | -    | -    | -    | -    |

Explanatory information on certain data items is given in the notes accompanying these tables.

## Latvia

### 10. Payments processed by selected payment systems - page 1 (number of transactions sent; millions; total for the period)

|  | 2014 | 2015 | 2016 | 2017 | 2018 |
|--|------|------|------|------|------|
| <b>TARGET COMPONENT: TARGET2-LATVIJA</b>                               |      |      |      |      |      |
| Credit transfers and direct debits                                     | 0.4  | 0.4  | 0.4  | 0.5  | 0.5  |
| <i>of which:</i>   |      |      |      |      |      |
| Credit transfers and direct debits within the same TARGET component    | 0.2  | 0.2  | 0.2  | 0.1  | 0.1  |
| Credit transfers and direct debits to another TARGET component         | 0.2  | 0.2  | 0.3  | 0.3  | 0.4  |
| <i>of which:</i>   |      |      |      |      |      |
| Credit transfers and direct debits to a euro area TARGET component     | 0.1  | 0.2  | 0.2  | 0.3  | 0.4  |
| Credit transfers and direct debits to a non-euro area TARGET component | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  |
| Concentration ratio in terms of volume (percentages)                   | 43.5 | 48.4 | 58.5 | 64.0 | 68.0 |
| <b>RETAIL SYSTEM: EKS</b>  |      |      |      |      |      |
| <b>Total transactions</b>  | 35.7 | 38.0 | 40.3 | 42.0 | 44.7 |
| Domestic   | 34.7 | 36.9 | 38.9 | 40.4 | 42.9 |
| Cross-border   | 0.9  | 1.1  | 1.4  | 1.6  | 1.8  |
| Credit transfers   | 35.7 | 38.0 | 40.3 | 42.0 | 44.7 |
| Domestic   | 34.7 | 36.9 | 38.9 | 40.4 | 42.9 |
| Cross-border   | 0.9  | 1.1  | 1.4  | 1.6  | 1.8  |
| Credit transfers   |      |      |      |      |      |
| Initiated in a paper-based form  | -    | -    | -    | -    | -    |
| Initiated electronically   | 35.7 | 38.0 | 40.3 | 42.0 | 44.7 |
| Direct debits  | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| Card payments (except e-money transactions)                            | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| ATM transactions (except e-money transactions)                         | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| E-money payment transactions   | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| Cheques  | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| Other payment services   | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| Concentration ratio in terms of volume (percentages)                   | 67.8 | 66.8 | 67.0 | 66.2 | 69.9 |

Explanatory information on certain data items is given in the notes accompanying these tables.



## Latvia

### 10. Payments processed by selected payment systems - page 2 (number of transactions sent; millions; total for the period)

|  | 2014 | 2015 | 2016 | 2017 | 2018 |
|--|------|------|------|------|------|
| <b>RETAIL SYSTEM: Worldline Latvia CSM</b>           |      |      |      |      |      |
| <b>Total transactions</b>                            | -    | -    | -    | 39.8 | 40.4 |
| Domestic   | -    | -    | -    | 39.8 | 40.4 |
| Cross-border   | -    | -    | -    | -    | -    |
| Credit transfers                                     | -    | -    | -    | 39.8 | 40.4 |
| Domestic   | -    | -    | -    | 39.8 | 40.4 |
| Cross-border   | -    | -    | -    | -    | -    |
| Credit transfers                                     | -    | -    | -    | -    | -    |
| Initiated in a paper-based form                      | -    | -    | -    | -    | -    |
| Initiated electronically                             | -    | -    | -    | 39.8 | 40.4 |
| Direct debits  | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| Card payments (except e-money transactions)          | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| ATM transactions (except e-money transactions)       | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| E-money payment transactions                         | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| Cheques  | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| Other payment services                               | -    | -    | -    | -    | -    |
| Domestic   | -    | -    | -    | -    | -    |
| Cross-border   | -    | -    | -    | -    | -    |
| Concentration ratio in terms of volume (percentages) | -    | -    | -    | 98.9 | 99.5 |

Explanatory information on certain data items is given in the notes accompanying these tables.

# Latvia

## 11. Payments processed by selected payment systems - page 1

(value of transactions sent; EUR billions; total for the period)

|  | 2014  | 2015  | 2016  | 2017  | 2018  |
|--|-------|-------|-------|-------|-------|
| <b>TARGET COMPONENT: TARGET2-LATVIJA</b>                               |       |       |       |       |       |
| Credit transfers and direct debits                                     | 343.0 | 264.7 | 235.1 | 240.4 | 199.5 |
| <i>of which:</i>   |       |       |       |       |       |
| Credit transfers and direct debits within the same TARGET component    | 167.2 | 118.6 | 117.7 | 117.6 | 111.5 |
| Credit transfers and direct debits to another TARGET component         | 175.8 | 146.0 | 117.3 | 122.8 | 88.0  |
| <i>of which:</i>   |       |       |       |       |       |
| Credit transfers and direct debits to a euro area TARGET component     | 171.0 | 142.7 | 112.2 | 116.7 | 86.1  |
| Credit transfers and direct debits to a non-euro area TARGET component | 4.7   | 3.3   | 5.2   | 6.1   | 1.9   |
| Concentration ratio in terms of value (percentages)                    | 78.6  | 77.8  | 76.7  | 77.5  | 74.4  |
| <b>RETAIL SYSTEM: EKS</b>  |       |       |       |       |       |
| <b>Total transactions</b>  | 48.2  | 52.4  | 54.0  | 56.0  | 55.5  |
| Domestic   | 36.6  | 39.8  | 41.4  | 43.6  | 45.1  |
| Cross-border   | 11.6  | 12.7  | 12.6  | 12.4  | 10.4  |
| Credit transfers   | 48.2  | 52.4  | 54.0  | 56.0  | 55.5  |
| Domestic   | 36.6  | 39.8  | 41.4  | 43.6  | 45.1  |
| Cross-border   | 11.6  | 12.7  | 12.6  | 12.4  | 10.4  |
| Credit transfers   |       |       |       |       |       |
| Initiated in a paper-based form  | -     | -     | -     | -     | -     |
| Initiated electronically   | 48.2  | 52.4  | 54.0  | 56.0  | 55.5  |
| Direct debits  | -     | -     | -     | -     | -     |
| Domestic   | -     | -     | -     | -     | -     |
| Cross-border   | -     | -     | -     | -     | -     |
| Card payments (except e-money transactions)                            | -     | -     | -     | -     | -     |
| Domestic   | -     | -     | -     | -     | -     |
| Cross-border   | -     | -     | -     | -     | -     |
| ATM transactions (except e-money transactions)                         | -     | -     | -     | -     | -     |
| Domestic   | -     | -     | -     | -     | -     |
| Cross-border   | -     | -     | -     | -     | -     |
| E-money payment transactions   | -     | -     | -     | -     | -     |
| Domestic   | -     | -     | -     | -     | -     |
| Cross-border   | -     | -     | -     | -     | -     |
| Cheques  | -     | -     | -     | -     | -     |
| Domestic   | -     | -     | -     | -     | -     |
| Cross-border   | -     | -     | -     | -     | -     |
| Other payment services   | -     | -     | -     | -     | -     |
| Domestic   | -     | -     | -     | -     | -     |
| Cross-border   | -     | -     | -     | -     | -     |
| Concentration ratio in terms of value (percentages)                    | 54.4  | 49.0  | 48.3  | 48.0  | 50.4  |

Explanatory information on certain data items is given in the notes accompanying these tables.

# Latvia

## 11. Payments processed by selected payment systems - page 2

(value of transactions sent; EUR billions; total for the period)

|   | 2014 | 2015 | 2016 | 2017 | 2018 |
|---|------|------|------|------|------|
| <b>RETAIL SYSTEM: Worldline Latvia CSM</b>          |      |      |      |      |      |
| <b>Total transactions</b>                           | -    | -    | -    | 1.2  | 1.3  |
| Domestic  | -    | -    | -    | 1.2  | 1.3  |
| Cross-border  | -    | -    | -    | -    | -    |
| Credit transfers                                    | -    | -    | -    | 1.2  | 1.3  |
| Domestic  | -    | -    | -    | 1.2  | 1.3  |
| Cross-border  | -    | -    | -    | -    | -    |
| Credit transfers                                    | -    | -    | -    | -    | -    |
| Initiated in a paper-based form                     | -    | -    | -    | -    | -    |
| Initiated electronically                            | -    | -    | -    | 1.2  | 1.3  |
| Direct debits                                       | -    | -    | -    | -    | -    |
| Domestic  | -    | -    | -    | -    | -    |
| Cross-border  | -    | -    | -    | -    | -    |
| Card payments (except e-money transactions)         | -    | -    | -    | -    | -    |
| Domestic  | -    | -    | -    | -    | -    |
| Cross-border  | -    | -    | -    | -    | -    |
| ATM transactions (except e-money transactions)      | -    | -    | -    | -    | -    |
| Domestic  | -    | -    | -    | -    | -    |
| Cross-border  | -    | -    | -    | -    | -    |
| E-money payment transactions                        | -    | -    | -    | -    | -    |
| Domestic  | -    | -    | -    | -    | -    |
| Cross-border  | -    | -    | -    | -    | -    |
| Cheques   | -    | -    | -    | -    | -    |
| Domestic  | -    | -    | -    | -    | -    |
| Cross-border  | -    | -    | -    | -    | -    |
| Other payment services                              | -    | -    | -    | -    | -    |
| Domestic  | -    | -    | -    | -    | -    |
| Cross-border  | -    | -    | -    | -    | -    |
| Concentration ratio in terms of value (percentages) | -    | -    | -    | 97.1 | 99.0 |

Explanatory information on certain data items is given in the notes accompanying these tables.